

For more information about financial aid, contact your high school or community college counselor. Or check out the web addresses inside.



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APPLY FOR A
CAL GRANT.



IT COULD HELP PAY
FOR COLLEGE

California's Cal Grant Guarantee!

The California Legislature expanded access to higher education through enactment of the Cal Grant Entitlement Program.

In the past, thousands of students who qualified for Cal Grants were turned away for lack of state funds. Now California guarantees that you will receive a grant (not a loan) to help pay your costs at a college or university of your choice, either public or private, if you meet the requirements in Option 1 or 2.

Option 1 is for high school seniors and recent graduates. Option 2 is for community college students transferring to four-year institutions. Option 3 is open to students who don't qualify for a guaranteed grant. If you're not sure whether you qualify, apply anyway.

Option 1

You will be guaranteed a Cal Grant if you:

- Apply between January 1 and March 2 no more than one year after high school graduation (or passed GED).
- Meet financial-need requirements (visit the California Student Aid Commission website at www.csac.ca.gov)
- Have a grade point average (GPA) of at least 3.0 for a Cal Grant A or 2.0 for a Cal Grant B on a 4.0 scale.

Option 2

You will be guaranteed a Cal Grant if you:

- Have graduated from a California high school as a California resident in 2001 or later and are transferring from a community college to a four-year institution.
- Have a GPA of at least 2.4 in approved college coursework.
- Are under 24 years old.
- Meet financial-need requirements.
- Apply between January 1 and March 2 prior to the Fall in which you plan to transfer.

Option 3

Students with financial need who don't meet the requirements of Options 1 or 2 still can compete for thousands of additional Cal Grants. The deadline is March 2.

There is one exception: Students enrolled in community colleges can also apply for competitive Cal Grants until September 2.



Cal Grants A and B:

Cal Grant awards are generally based on the costs of attending a particular college or university. Cal Grant A provides tuition and fee coverage for students in the California State University system and the University of California. Cal Grant A currently offers a maximum of \$8,322 per year for private universities.

Cal Grant B students, the students with the greatest financial need, receive \$1,550 in their first year. In subsequent years, they receive that amount plus a sum to reflect the costs of tuition and fees.

APPLY TODAY!

If you are not sure whether you meet financial-need requirements, apply anyway. The California Student Aid Commission annually adjusts the income ceilings and changes occur that can alter a family's situation. APPLY ANYWAY. You will not qualify if you do not apply. For information on income qualifications*, visit the California Student Aid Commission's website.

* The California Student Aid Commission provides guidelines to determine whether you are eligible for financial aid; it is not the final determination of your financial need. Figures are for adjusted gross income and are subject to change to reflect inflation.

Cal Grant Check List:

- Obtain an application, called a Free Application for Federal Student Aid, or FAFSA, from your high school or college financial-aid office. You may apply online at www.fafsa.ed.gov. Applications must be submitted between January 1 and March 2, and are available in English and Spanish.
- If your school does not submit GPAs electronically to CSAC, you must obtain a Student Aid Commission GPA verification form from your high school counselor or college financial-aid office. A high school or college counselor must certify your GPA on this form.
- Make a photocopy of your completed FAFSA application and send the original to the federal address on the form (unless you have applied online).
- Make a photocopy of your GPA verification form and send it directly to the California Student Aid Commission. (Some schools will electronically submit the GPA verification form. Check with your school.)
- The federal reviewer will send you a confirmation notice, called a Student Aid Report (SAR), within four weeks.

Review this confirmation notice and submit corrections quickly. If you do not receive a SAR, call (319) 337-5665 or (800) 433-3243.

- The federal reviewer will forward your application to the California Student Aid Commission for consideration for a Cal Grant award. If you have not heard from the Student Aid Commission by May 15, call (916) 526-7590.

HINT: Avoid waiting until the last minute to apply. An early start will leave time to collect and correct information, ask questions and solve problems.



Check out these websites for more information:

- Free Application for Federal Student Aid
www.fafsa.ed.gov
- Cal Grant Website
www.calgrants.org
- California Student Aid Commission
www.csac.ca.gov
- California Colleges Website
www.californiacolleges.edu
- U.S. Department of Education Federal Student Aid
www.studentaid.ed.gov
- Smart Student Guide to Financial Aid
www.finaid.org
- California Loan Guaranty Program
www.edfund.org

